

# 9

## CROSS-REFERENCE TABLES

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## 9.1 CROSS-REFERENCE TABLES

### 9.1.1 CROSS-REFERENCE TABLE OF THE UNIVERSAL REGISTRATION DOCUMENT

This cross-reference table contains the headings provided for in Annex 1 (as referred to in Annex 2) of the Commission Delegated Regulation (EU) 2019/980 supplementing Regulation (EU) 2017/1129 of the European Parliament and of the Council and repealing Commission Regulation (EC) No 809/2004, and refers to the pages of this Universal Registration Document where the information relating to each of these headings is mentioned.

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In accordance with EC Regulation No. 2019/890 dated 14 March 2019, complementary to (EU) Regulation No. 2017/1129 of the European Parliament and of the Council, the following information is included by reference in this Universal Registration Document:

- the parent company and consolidated accounts for the year ended 31 December 2019, the related Statutory Auditors' reports and the Group Management Report and presented respectively on pages 469 to 535 and 135-137, 161-162, 172, 181, 183, 185-192, 199-202, 208-215, 217-219, 231-235, 310-468, on pages 536-540, and on pages 29 to 67 of the Registration Document D. 20-0122 filed with the AMF on 12 March 2020;
- the parent company and consolidated accounts for the year ended 31 December 2020, the related Statutory Auditors' reports and the

Group Management Report and presented respectively on pages 523 to 592 and 138-141, 168-171, 179-180, 190, 192-196, 204-208, 221-218, 224-228, 230-231, 243-247, 352-522, 593-598 and on pages 27 to 61 of the Registration Document D. 21-0138 filed with the AMF on 17 March 2021.

The chapters of the Registration Documents D. 21-0138 and D. 20-0122 not mentioned above do not apply to investors or are covered in another part of this Universal Registration Document.

Both of the aforementioned Registration Documents are available on the Company's website [www.societegenerale.com](http://www.societegenerale.com) and on the AMF's (French Financial Markets Authority) website <https://www.amf-france.org/en>.

## 9.1.2 ANNUAL FINANCIAL REPORT CROSS-REFERENCE TABLE

Pursuant to Article L. 222-3 of the General Regulation of the *Autorité des marchés financiers* (French financial markets authority), the annual financial report mentioned in Part I of Article L. 451-1-2 of the French Monetary and Financial Code (*Code monétaire et financier*) includes the items described in the following pages of the Universal Registration Document:

| Annual Financial Report   | Page No.                                 |
|---|--|
| <b>Statement of the person responsible for the Universal Registration Document</b>  | <b>646</b>                               |
| <b>Management report</b>  |  |
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| ■ Information about geographic locations and activities (Article L. 511-45 of the French Monetary and Financial Code)   | 58-59                                    |
| <b>Financial statements</b>   |  |
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| ■ Statutory Auditors' report on the annual accounts   | 609-615                                  |
| ■ Consolidated accounts   | 350-537                                  |
| ■ Statutory Auditors' report on the consolidated accounts   | 538-543                                  |

## 9.1.3 CROSS-REFERENCE TABLE FOR THE REGISTRY OF THE COURT

Pursuant to Article L. 232-23 of the French Commercial Code, it is specified that the Universal Registration Document includes the items described in the following pages and/or chapters of the Universal Registration Document:

| Financial statements   | Page No.  |
|--|---|
| ■ Annual accounts  | 551-608   |
| ■ Statutory Auditors' report on the annual accounts  | 609-615   |
| ■ Consolidated accounts  | 350-537   |
| ■ Statutory Auditors' report on the consolidated accounts  | 538-543   |
| <b>Management report (article L. 225-100 of the French Commercial Code)</b>  | <b>Page No.</b>   |
| <b>1. Situation and activity of the Group</b>  |   |
| 1.1 Situation of the company over the past financial year and objective and exhaustive analysis of the business development, results and the financial situation of the company and the group, in particular its debt situation, with regard to volume and business complexity | Articles L. 225-100-1, I., 1°, L. 232-1, II, L. 233-6 et L. 233-26 of the French Commercial Code<br>28-60 ; 349-616 |
| 1.2 Key financial performance indicators   | Article L. 225-100-1, I., 2°<br>30-46   |
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| 1.4 Key events occurring between the closing date of the financial year and the date on which the Management Report is drawn up  | Articles L. 232-1, II. et L. 233-26 of the French Commercial Code<br>56-57  |
| 1.5 Identity of the main shareholders and holders of voting rights at general meetings, and changes made during the year   | Article L. 233-13 of the French Commercial Code<br>621  |
| 1.6 Existing branches  | Article L. 232-1, II of the French Commercial Code<br>28-29   |
| 1.7 Significant equity investments in companies having their head office in France   | Article L. 233-6 al. 1 of the French Commercial Code<br>55  |
| 1.8 Cross-shareholdings  | Articles L. 233-29, L. 233-30 et R. 233-19 of the French Commercial Code<br>N/A                                     |
| 1.9 Foreseeable evolution of the company's and Group's situation and outlook   | Articles L. 232-1, II et L. 233-26 of the French Commercial Code<br>14-15   |
| 1.10 Activities related to Research & Development  | Articles L. 232-1, II et L. 233-26 of the French Commercial Code<br>N/A   |
| 1.11 Table showing the company's results over the last 5 financial years   | Article R. 225-102 of the French Commercial Code<br>10  |

| Management report (article L. 225-100 of the French Commercial Code) |   |   | Page No.  |
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| 1.12   | Information on payment terms of suppliers and clients   | Article D. 441-4 of the French Commercial Code  | 546-547   |
| 1.13   | Amount of inter-company loans granted and auditor's declaration   | Articles L. 511-6 et R. 511-2-1-3 of the French Monetary and Financial Code   | 609-615   |
| <b>2.</b>  | <b>Internal control and risk management</b>   |   |   |
| 2.1  | Overview of main risks and uncertainties that the company is faced with   | Article L. 225-100-1, I., 3° of the French Commercial Code  | 145-264   |
| 2.2  | Information on the financial risks related to the impacts of climate change and overview of the measures the company is taking to reduce them by implementing a low-carbon strategy in all components of its activity                               | Article L. 22-10-35, 1° of the French Commercial Code   | 147 ; 150-151 ; 153 ; 165 ; 166 ; 256 ; 271-273 ; 285-300 |
| 2.3  | Main characteristics of the internal control and risk management procedures put in place by the company and the group, relating to the preparation and processing of accounting and financial information   | Article L. 22-10-35, 2° of the French Commercial Code   | 161-179   |
| 2.4  | Guidance on the objectives and policy regarding the hedging of each main category of transactions and on the exposure to price, credit, liquidity risks, including the use of financial instruments   | Article L. 225-100-1., 4° of the French Commercial Code   | 146-264   |
| 2.5  | Anti-corruption procedures  | Loi n°2016-1691 du 9 décembre 2016 dite « Sapin 2 »   | 256   |
| 2.6  | Vigilance plan and report on its effective implementation   | Article L. 225-102-4 of the French Commercial Code  | 339-347   |
| <b>3.</b>  | <b>Report on corporate governance</b>   |   |   |
|  | Information on compensation   |   |   |
| 3.1  | Compensation policy for corporate officers  | Article L. 22-10-8, I., alinéa 2 of the French Commercial Code<br>Article R. 22-10-14 of the French Commercial Code     | 97-137  |
| 3.2  | Compensation and benefits of any kind paid during the year or allocated for the year to each corporate officer  | Article L. 22-10-9, I., 1° of the French Commercial Code<br>Article R. 22-10-15 of the French Commercial Code           | 97-137  |
| 3.3  | Relative proportion of fixed and variable remuneration  | Article L. 22-10-9, I., 2° of the French Commercial Code  | 99 ; 100-103 ; 111 ; 118                                  |
| 3.4  | Use of the possibility of requesting the return of variable remuneration  | Article L. 22-10-9, I., 3° of the French Commercial Code  | 102 ; 111   |
| 3.5  | Commitments of any kind made by the company for the benefit of its corporate officers, corresponding to elements of remuneration, indemnities or benefits due or likely to be due by reason of the taking, termination or change of their functions | Article L. 22-10-9, I., 4° of the French Commercial Code  | 104-105 ; 114 ; 118- 130                                  |
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| 3.7  | Ratios between the level of remuneration of each executive officer and the average and median remuneration of the company's employees   | Article L. 22-10-9, I., 6° of the French Commercial Code  | 116   |
| 3.8  | Annual evolution of remuneration, company performance, average compensation of the company's employees and the above-mentioned ratios over the five most recent financial years   | Article L. 22-10-9, I., 7° of the French Commercial Code  | 116   |
| 3.9  | Explanation of how the total remuneration complies with the remuneration policy adopted, including how it contributes to the long-term performance of the company and how the performance criteria have been applied                                | Article L. 22-10-9, I., 8° of the French Commercial Code  | 98 -101   |
| 3.10   | How the vote of the last ordinary general meeting provided for in I of Article L. 22-10-34 of the French Commercial Code was taken into account   | Article L. 22-10-9, I., 9° of the French Commercial Code  | 106   |
| 3.11   | Gap with the procedure for implementing the remuneration policy and any derogation  | Article L. 22-10-9, I., 10° of the French Commercial Code   | 98  |
| 3.12   | Application of the provisions of the second paragraph of Article L. 225-45 of the French Commercial Code (suspension of the payment of directors' remuneration in the event of non-compliance with the mixed nature of the board of directors)      | Article L. 22-10-9, I., 11° of the French Commercial Code   | N/A   |
| 3.13   | Allocation and retention of options by corporate officers   | Article L. 225-185 of the French Commercial Code  | 130   |
| 3.14   | Allocation and retention of free shares to executive officers   | Article L. 22-10-57 of the French Commercial Code<br>Articles L. 225-197-1 et L. 22-10-59 of the French Commercial Code | 131 -135  |

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|  | Information on governance   |  |                |
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| 3.16   | Agreements between an officer or significant shareholder and a subsidiary   | Article L. 225-37-4 , 2° of the French Commercial Code   | 142-143        |
| 3.17   | Summary table of valid delegations granted by the general meeting in respect of capital increases   | Article L. 225-37-4 , 3° of the French Commercial Code   | 140-141        |
| 3.18   | Modalités d'exercice de la direction générale   | Article L. 225-37-4 , 4° of the French Commercial Code   | 64             |
| 3.19   | Composition, conditions of preparation and organization of the work of the Board  | Article L. 22-10-10, 1° of the French Commercial Code  | 64-90          |
| 3.10   | Application of the principle of balanced representation of women and men on the Board   | Article L. 22-10-10, 2° of the French Commercial Code  | 68             |
| 3.21   | Any limitations that the Board makes to the powers of the Chief Executive Officer   | Article L. 22-10-10, 3° of the French Commercial Code  | 90 ; 633       |
| 3.22   | Reference to a corporate governance code and application of the "comply or explain" principle   | Article L. 22-10-10, 4° of the French Commercial Code  | 63             |
| 3.23   | Special arrangements for shareholder participation in the general meeting   | Article L. 22-10-10, 5° of the French Commercial Code  | 138-139        |
| 3.24   | Assessment procedure for current agreements - Implementation  | Article L. 22-10-10, 6° of the French Commercial Code  | 142            |
| 3.25   | Information likely to have an impact in the event of a public purchase or exchange offer:   | Article L. 22-10-11 of the French Commercial Code  | 138            |
| <b>4.</b>  | <b>Shareholding and capital</b>   |  |                |
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| 4.2  | Acquisition and disposal by the Company of its own shares   | Articles L. 225-211 et R. 225-160 of French Commercial Code  | 622-623        |
| 4.3  | Statement of employee participation in share capital on the last day of the financial year (proportion of capital represented)  | Article L. 225-102, alinéa 1er of French Commercial Code   | 626            |
| 4.4  | Mention of any adjustments for securities giving access to capital in the event of share buybacks or financial transactions   | Articles R. 228-90 et R. 228-91 of French Commercial Code  | 622-623        |
| 4.5  | Information on the transactions from key managers and related people on the Company's securities  | Article L. 621-18-2 of Monetary and Financial Code   | 624            |
| 4.6  | Amounts of dividends that have been distributed over the last 3 years   | Article 243 bis of Tax Authority Code  | 620            |
| <b>5.</b>  | <b>Declaration on Non-Financial Performance (DNFP)</b>  |  |                |
| 5.1  | Business model  | Articles L. 225-102-1 et R. 225-105, I of the French Commercial Code   | Refer to 9.1.4 |
| 5.2  | Description of the main risks associated with the activity of the company or group, including, where relevant and proportionate, the risks created by business relationships, products or services  | Articles L. 225-102-1 et R. 225-105, I. 1° of the French Commercial Code   | Refer to 9.1.4 |
| 5.3  | Information on the impacts of the activity on the respect for human rights and the fight against corruption and tax evasion, and the way in which the company or group takes into account the social and environmental consequences of its activity (description of policies applied and due diligence procedures implemented to prevent, identify and mitigate the main risks related to the activity of the company or group) | Articles L. 225-102-1, III, L. 22-10-36 et R. 22-10-29, R. 225-104 e t R. 225-105, I. 2° of the French Commercial Code | Refer to 9.1.4 |
| 5.4  | Results of policies applied by the company or group, including key performance indicators   | Articles L. 225-102-1 et R. 225-105, I. 3° of the French Commercial Code   | Refer to 9.1.4 |
| 5.5  | Social information (employment, work organization, health and safety, social relations, training, equal treatment)  | Articles L. 225-102-1 et R. 225-105, II. A. 1° of the French Commercial Code   | Refer to 9.1.4 |
| 5.6  | Environmental information (general environmental policy, pollution, circular economy, climate change)   | Articles L. 225-102-1 et R. 225-105, II. A. 2° of the French Commercial Code   | Refer to 9.1.4 |
| 5.7  | Societal information (societal commitments in favour of sustainable development, subcontracting and suppliers, fair practices)  | Articles L. 225-102-1 et R. 225-105, II. A. 3° of the French Commercial Code   | Refer to 9.1.4 |
| 5.8  | Information relating to the fight against corruption and tax evasion  | Articles L. 225-102-1, L. 22-10-36 et R. 22-10-29 et R. 225-105, II. B. 1° of the French Commercial Code               | Refer to 9.1.4 |
| 5.8  | Information on actions in favor of human rights   | Articles L. 225-102-1, L. 22-10-36 et R. 22-10-29 et R. 225-105, II. B. 2° of the French Commercial Code               | Refer to 9.1.4 |
| 5.10   | Specific information:   |  | Refer to 9.1.4 |
|  | ■ company policy for preventing the risk of technological accidents;  | Article L. 225-102-2 of the French Commercial Code   | Refer to 9.1.4 |

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|           |  |  |                                    |
|-----------|--|--|------------------------------------|
|           | <ul style="list-style-type: none"><li>■ ability of the company to cover its civil liability towards property and persons as a result of the operation of such facilities;</li><li>■ means provided by the company to ensure the management of compensation for victims in the event of a technological accident involving its liability.</li></ul> |  |                                    |
| 5.11      | Collective agreements concluded in the company and their impact on the economic performance of the company as well as on the working conditions of employees   | Articles L. 225-102-1, III et R. 225-105 of the French Commercial Code   | Refer to 9.1.4                     |
| 5.12      | Certification from the independent third-party body on the information contained in the DNFP   | Articles L. 225-102-1, III et R. 225-105-2 of the French Commercial Code | Refer to 9.1.4                     |
| <b>6.</b> | <b>Other information</b>   |  |                                    |
| 6.1       | Additional tax information   | Articles 223 quater et 223 quinques du code général des impôts           | 255-256, 473-476, 535-538, 584-586 |
| 6.2       | Financial injunctions or penalties for anti-competitive practices  | Article L. 464-2 of the French Commercial Code                           | 535-538 , 607-609                  |

## 9.1.4 DECLARATION OF EXTRA-FINANCIAL PERFORMANCE – CROSS-REFERENCE TABLE

Where to find the information referred to in the Declaration of Extra-Financial Performance:

### 1. Business model

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| The Group's main activities: core businesses and their key figures, products or services, results | 08-09 ; 16-25 ;<br>30-40 ; 47-49 |
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| Economic model: key resources, added value for stakeholders, margin analysis                      | 08-10 ; 50-51 ; 349              |
| Strategy, outlook and targets   | 11-15                            |

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|  | 2021-2023 information systems security (ISS) blueprint  | 235 |
| Corruption   | Group's normative framework (management of compliance/regulatory risks)                                   | 254 |
|  | Anti-Corruption and Influence Peddling Code   | 256 |
|  | Code of Conduct   | 275 |
|  | Culture & Conduct programme   | 276 |
|  | Duty of Care Plan   | 339 |
| Data protection  | Personal data protection policy   | 257 |
|  | Group's guidelines and internal procedures  | 257 |
|  | Duty of Care Plan   | 339 |
| Environmental and Social (E&S) issues that could affect the Group's reputation   | E&S risk management in the businesses   | 285 |
|  | ■ Normative framework   | 285 |
|  | ■ E&S General Principles  | 285 |
|  | ■ E&S risk management processes   | 286 |
|  | ■ Processing of E&S alerts from stakeholders  | 373 |
|  | Managing the Group's direct environmental impact  | 325 |
|  | ■ Carbon reduction programme (2019-2030)  | 325 |
|  | ■ Responsible Sourcing Policy   | 323 |
| Non-compliance with laws or the Group's E&S commitments  | Measures to protect clients   |     |
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|  | ■ A marketing policy that takes the client's interest into account  | 308 |
|  | Climate policies  |     |
|  | ■ Integrating climate risks within the risk management framework  | 289 |
|  | ■ The various measurement methodologies and credit portfolio alignment goals                              | 297 |
|  | ■ Commitment to reducing activities related to fossil fuels   | 297 |
|  | ■ Commitment to promoting the energy transition   | 296 |
|  | Climate and governance strategy   | 296 |
|  | Supporting global banking clients with their sustainability approach                                      | 294 |
| Non-compliance with labour regulations   | Risks related to non-compliance with regulations and internal labour rules and to poor working conditions | 318 |
|  | ■ Collective bargaining agreements signed with social partners  | 319 |
|  | ■ Diversity and inclusion policy  | 319 |
|  | Duty of Care Plan   | 339 |
| Non-compliance with health and safety standards  | Risks related to non-compliance with regulations and internal labour rules and to poor working conditions | 318 |
|  | ■ Health, safety and prevention policy  | 320 |
|  | ■ Life at Work programme  | 321 |
|  | Risks related to the safety of people and property  | 320 |
| E&S issues that could affect the Group's credit risk, especially climate change issues (may become more significant over time) | E&S General Principles  | 285 |
|  | Climate governance  | 296 |
|  | Policies for assessing climate risks  | 289 |
| Employee misconduct  | Leadership Model  | 275 |
|  | Code of Conduct   | 275 |
|  | Culture & Conduct programme   | 276 |



**2. Significant extra-financial risk factors for the Group<sup>(1)</sup> and recap on the main policies to limit their occurrence**

|                         |  |     |
|-------------------------|--|-----|
| Lack of qualified staff | Risks related to the management of careers, skills and talent shortages, which affect the Group's appeal, performance and attrition rate | 315 |
|                         | ■ Strategic workforce planning   | 315 |
|                         | ■ Principles for mobility and filling positions  | 315 |
|                         | ■ Recruitment policy   | 315 |
|                         | ■ Skills and Development Programs  | 316 |
|                         | ■ Employee performance and compensation policy   | 315 |
|                         | ■ Talent management policy   | 315 |
|                         | Compensation policy and risks  | 257 |

**3. Other regulatory topics**

|                                 |                                |     |
|---------------------------------|--------------------------------|-----|
| Anti-tax avoidance measures     | Tax code of Conduct            | 255 |
|                                 | Policy on tax havens           | 255 |
|                                 | Anti-money laundering measures | 254 |
| Actions to promote human rights | Code of Conduct                | 276 |
|                                 | Diversity policy               | 319 |
|                                 | E&S General Principles         | 285 |
|                                 | Duty of Care Plan              | 339 |

(1) See page 271 for the methodology used to identify these risk factors.

As a provider of financial products and services, Societe Generale deems that the following areas do not represent major CSR risks for it and will not therefore consider them further in this Management

Report: the circular economy, food waste, the fight against food poverty, animal welfare and the development of a responsible, fair and sustainable food industry.

## 9.2 DECLARATION OF THE ISSUER

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This Universal Registration Document was filed on 9 March 2022 with the AMF, as competent authority under Regulation (EU) 2017/1129, without prior approval pursuant to Article 9 of the said regulation. The Universal Registration Document may be used for the purposes of an offer to the public of securities or admission of securities to trading on a regulated market if completed by a securities note and, if applicable, a summary and any amendments to the Universal Registration Document. The whole is approved by the AMF in accordance with Regulation (EU) 2017/1129.